

DEED OF TRUST

THIS DEED, made this 6<sup>th</sup> day of November, 1981, by and between  
BOYD A. McVITT and LINDA A. McVITT, his wife,  
party of the first part and HARRY E. CHEESMAN and/or JAMES A. TAYLOR  
as hereinafter set forth, party of the second part: , Trustee,

WHEREAS, the party of the first part is justly indebted unto COLONIAL MORTGAGE SERVICE COMPANY  
ASSOCIATES, INC.

under the laws of Pennsylvania

THREE HUNDRED AND 00/100  
date at the rate of fifteen and one-half

unpaid balance until paid, for which amount the said party has signed and delivered a certain promissory note bearing even  
date herewith and payable in monthly installments of FIVE HUNDRED SEVENTY-EIGHT AND 12/100

Dollars (\$578.12-----), commencing on the first day  
of January, 1982, and on the first day of each month thereafter until the principal and in-  
terest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on  
the first day of December, 2011

AND WHEREAS, the party of the first part desires to secure the prompt payment of said debt, and interest thereon,  
when and as the same shall become due and payable, and all costs and expenses incurred in respect thereto, including  
reasonable counsel fees incurred or paid by the said party of the second part or substituted Trustee, or by any person hereby  
secured, on account of any litigation at law or in equity which may arise in respect to this trust or the property hereinafter  
mentioned, and of all money which may be advanced as provided herein, with interest on all such costs and advances from  
the date thereof.

NOW, THEREFORE, THIS INDENTURE WITNESSETH, that the party of the first part, in consideration of the  
premises, and of one dollar, lawful money of the United States of America, to the parties of the first part  
in hand paid by the party of the second part, the  
receipt of which, before the sealing and delivery of these presents, is hereby acknowledged, has granted and conveyed, and  
does hereby grant and convey unto the party of the second part, as Trustee, its successors and assigns, the following-described  
land and premises, situated in the County of Frederick and State of Maryland, known and distinguished as

Lot number Eighty-one (81), Final Plat,  
Section IV, Manchester Village, as per  
plat thereof recorded in Plat Book 19 at  
Plat 182 and 184, being one of the Land  
Records of the said Frederick County,  
Maryland.

I HEREBY CERTIFY that the within instrument was prepared under the direct  
supervision of the undersigned, an attorney duly admitted to practice be-  
fore the Court of Appeals of the State of Maryland.

OWEN M. TAYLOR, Attorney

together with all the improvements in anywise appertaining, and all the estate, right, title, interest, and claim, either at law or  
in equity, or otherwise however, of the party of the first part, of, in, to, or out of the said land and premises.

By the execution of this instrument, Mortgagors, Grantors or parties of the first part (whichever applies) certify and  
acknowledge that prior thereto they have received both a fully executed agreement as to the contractual rate of interest and  
a loan disclosure statement in connection with the loan secured hereby both as required by Article 49 of the Annotated Code  
of Maryland.

TO HAVE AND TO HOLD the said property and improvements unto the party of the second part, its successors and  
assigns in fee simple

IN AND UPON THE TRUSTS, NEVERTHELESS, hereinafter declared; that is to say: IN TRUST to permit said party  
of the first part, or assigns, to use and occupy the said described land and premises, and the rents, issues, and profits thereof,  
to take, have, and apply to and for their sole use and benefit, until default be made in the  
payment of any manner of indebtedness hereby secured or in the performance of any of the covenants as hereinafter  
provided.

AND upon the full payment of all of said note and the interest thereon, and all moneys advanced or expended as herein  
provided, and all other proper costs, charges, commissions, half-commissions, and expenses, at any time before the sale  
hereinafter provided for to release and reconvey the said described premises unto the said party of the first part or assigns, at  
their cost. Prior to the execution and delivery of any partial or complete release, each trustee  
shall be entitled to charge and receive a fee of \$5.00 plus 50 cents for Notary's fee, for each release. The right to charge and  
receive said fee shall be limited to two Trustees. 10.00